

WHAT IS CLAIMED IS:

1. A method for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

determining that the user is attempting to purchase an item from the web site using the financial account;

analyzing a cost of the item against the financial account limit associated with the financial account; and

presenting a message for display along with the web page based on the analysis, wherein the message indicates an updated status of the financial account assuming the user purchases the item from the web site using the financial account.

2. The method of claim 1, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected a trigger that indicates that the user is attempting purchase the item.

3. The method of claim 1, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.